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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/181,658	10/29/1998	PATRICK SAVAGE	CITI0113	1156

7590 01/29/2002

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EXAMINER

KANOF, PEDRO R

ART UNIT

PAPER NUMBER

2164

DATE MAILED: 01/29/2002

17

Please find below and/or attached an Office communication concerning this application or proceeding.

Interview Summary

Application No.

09/181,658

Applicant(s)

SAVAGE

Examiner

KANOF

Group Art Unit

2164

All participants (applicant, applicant's representative, PTO personnel):

(1) Jason Link

(3) _____

(2) Pedro Kanof

(4) _____

Date of Interview Jan 23, 2002Type: a) ☐ Telephonic b) ☐ Video Conferencec) ☒ Personal [copy is given to 1) ☐ applicant 2) ☒ applicant's representative]Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No. If yes, brief description:Claim(s) discussed: 1, 54 and 55.

Identification of prior art discussed:

SAVILLEAgreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Applicant's Representative referred to Paper No. 15, Final Rejection, and regarding Claim 1, page 4, 1st. paragraph he disagreed with Exr. statement that "financial institutions buys debts, such as bills, from other organizations". He also disagreed with the citation regarding Claims 54 and 55, page 7, lines 1-3. The Examiner maintained his position and confirmed the Final Rejection.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☒ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.